

Table I.D.3.b(2005) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.6%	19.5%	26.5%	32.6%	24.9%	22.0%	26.0%	23.3%
Industry group **								
Agric., fish., forest.	23.5% *	34.3% *	9.7% *	40.0%	14.7%	19.7%	29.1%	20.0%
Mining and manufacturing	19.6%	28.8%	33.4%	26.7%	18.9%	18.7%	30.0%	19.0%
Construction	19.1%	18.3%	14.2%	31.4%	12.0% *	23.7%	18.2%	19.5%
Utilities and transp.	22.9%	36.9%	44.2%	30.7%	26.8%	19.5%	36.9%	20.9%
Wholesale trade	22.7%	12.6%	31.2%	35.7%	25.5%	17.9%	22.9%	22.7%
Fin. svcs. and real estate	21.6%	12.4%	18.3%	24.3%	24.0%	21.5%	16.6%	22.2%
Retail trade	29.6%	22.5%	32.5%	37.9%	40.7%	26.0%	31.3%	29.4%
Professional services	25.1%	19.7%	29.7%	38.9%	30.1%	21.6%	29.2%	24.4%
Other services	29.5%	23.9%	23.8%	29.8%	29.9%	30.4%	27.7%	29.9%
Ownership								
For profit, incorporated	23.3%	17.7%	25.2%	33.3%	24.0%	21.9%	25.1%	23.0%
For profit, unincorporated	27.2%	28.7%	37.1%	35.5%	30.0%	22.8%	33.2%	25.6%
Nonprofit	23.1%	13.5%	20.5%	25.8%	26.1%	22.0%	22.0%	23.3%
Age of firm								
Less than 5 years	18.4%	28.9%	34.7%	37.0%	8.9% *	20.2%	31.8%	13.2% *
5-9 years	27.8%	18.5%	29.5%	29.8%	35.7%	27.6%	21.0%	33.4%
10-19 years	27.4%	18.2%	27.4%	35.1%	29.0%	24.3%	25.5%	28.6%
20 or more years	23.9%	19.1%	25.2%	32.1%	24.9%	21.6%	26.7%	23.4%
Unknown	22.2%	.	6.2% *	31.6%	25.2%	22.1%	25.8% *	22.2%
Multi/single status								
2 or more locations	22.5%	13.3% *	15.6% *	31.9%	23.3%	22.0%	23.5%	22.5%
1 location only	27.6%	19.7%	27.6%	32.8%	29.1%	21.6%	26.3%	29.1%
Percent full-time employees								
Less than 25%	29.4%	31.6%	26.6% *	33.6%	40.9%	24.8%	29.5%	29.4%
25-49 %	26.6%	14.4% *	19.5%	29.1%	35.8%	26.0%	21.4%	27.5%
50-74 %	27.1%	25.8%	18.5% *	41.9%	30.8%	25.8%	27.0%	27.1%
75% or more	23.2%	18.6%	27.5%	32.1%	24.2%	21.4%	26.0%	22.7%
Union presence								
No union employees	25.2%	20.1%	29.1%	34.0%	25.9%	23.0%	27.7%	24.7%
Has union employees	18.9%	14.6%	9.6%	23.5%	18.0%	19.2%	11.8%	19.4%
Unknown	24.2%	7.3% *	41.2%	33.1%	32.8%	23.7%	33.1%	24.0%
Percent low wage employees								
50% or more low wage	29.9%	21.6%	35.1%	43.9%	30.9%	28.3%	32.7%	29.5%
Less than 50% low wage	22.9%	19.3%	25.7%	31.6%	24.4%	21.2%	25.3%	22.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(2005) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	1.67%	2.13%	1.46%	1.20%	0.51%	1.04%	0.60%
Industry group **								
Agric., fish., forest.	7.38% *	11.49% *	5.44% *	11.57%	3.72%	4.91%	8.43%	5.08%
Mining and manufacturing	0.53%	7.47%	6.52%	1.47%	1.58%	0.55%	2.70%	0.60%
Construction	2.37%	3.08%	3.24%	6.05%	4.06% *	2.40%	2.41%	2.88%
Utilities and transp.	1.49%	7.57%	9.29%	5.25%	2.81%	1.29%	5.09%	1.35%
Wholesale trade	1.61%	2.58%	4.92%	4.40%	1.85%	1.66%	3.25%	1.71%
Fin. svcs. and real estate	0.58%	2.78%	4.33%	2.28%	1.26%	0.58%	2.86%	0.64%
Retail trade	1.11%	5.70%	4.44%	4.91%	2.92%	1.54%	2.64%	1.36%
Professional services	0.73%	1.30%	4.37%	2.40%	1.46%	1.31%	1.59%	0.91%
Other services	1.36%	4.20%	4.50%	3.63%	3.54%	2.25%	3.04%	1.76%
Ownership								
For profit, incorporated	0.56%	1.23%	2.20%	1.59%	1.29%	0.38%	1.23%	0.58%
For profit, unincorporated	1.09%	4.40%	4.64%	2.65%	2.96%	1.52%	3.23%	0.84%
Nonprofit	1.29%	3.11%	5.77%	3.38%	1.58%	2.10%	2.84%	1.52%
Age of firm								
Less than 5 years	4.91%	5.01%	5.55%	8.76%	5.91% *	3.39%	2.90%	5.74% *
5-9 years	1.40%	2.45%	3.84%	2.57%	2.47%	2.37%	1.95%	1.62%
10-19 years	1.23%	1.99%	4.46%	4.13%	2.18%	3.35%	2.08%	1.36%
20 or more years	0.36%	2.05%	1.76%	1.64%	0.92%	0.42%	1.42%	0.48%
Unknown	0.70%	.	1.89% *	7.46%	2.92%	0.74%	10.43% *	0.70%
Multi/single status								
2 or more locations	0.61%	6.03% *	5.36% *	2.03%	1.42%	0.56%	2.60%	0.63%
1 location only	0.88%	1.73%	1.95%	1.57%	1.53%	2.95%	1.17%	1.05%
Percent full-time employees								
Less than 25%	2.74%	7.94%	8.85% *	5.17%	7.19%	1.94%	4.61%	2.53%
25-49 %	1.68%	6.37% *	3.60%	7.61%	3.95%	1.75%	3.02%	1.76%
50-74 %	1.58%	4.78%	6.10% *	4.73%	3.72%	1.88%	3.02%	1.69%
75% or more	0.49%	1.84%	2.02%	1.39%	1.21%	0.42%	1.08%	0.52%
Union presence								
No union employees	0.54%	1.82%	2.03%	1.36%	1.38%	0.68%	1.05%	0.59%
Has union employees	1.11%	3.29%	2.80%	4.09%	2.51%	1.25%	1.91%	1.23%
Unknown	1.14%	4.58% *	8.84%	7.57%	5.08%	1.18%	7.04%	1.16%
Percent low wage employees								
50% or more low wage	0.67%	4.96%	5.94%	3.60%	2.92%	1.16%	3.41%	0.74%
Less than 50% low wage	0.56%	1.67%	2.05%	1.42%	1.25%	0.60%	0.95%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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